

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:	)	
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John GAVAN et al.	)	Group Art Unit: 3621
	)	
Application No.: 10/627,033	)	Examiner: Charles C. Agwumezie
	)	
Filed: July 24, 2003	)	
	)	
For: SYSTEM AND METHOD FOR	)	
DETECTING AND MANAGING	)	
FRAUD	)	

U.S. Patent and Trademark Office  
Customer Window, Mail Stop Amendment  
Randolph Building  
401 Dulany Street  
Alexandria, Virginia 22314

**REQUEST FOR RECONSIDERATION**

In response to the Office Action of July 9, 2007, Applicants respectfully request reconsideration of the application in light of the following.

**Remarks** begin on page 2 of this paper.